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ONTARIO

Department of Education

Courses of Study

Grades IX and X

COMMERCIAL COURSES

Issued by Authority of
The Minister of Education

COURSES OF STUDY

FOR

Grades IX and X (Forms I and II Lower School and
Fifth Classes)

IN

Collegiate Institutes, High, Vocational and Continuation
Schools and Public and Separate Schools

BUSINESS PRACTICE AND WRITING, GRADE IX

BUSINESS PRACTICE

Suggestions and Objectives

The content of this course should be elementary in character and the treatment of the subject should be practical. The subject should not be learned from the text-book alone, nor should pupils be required to make elaborate notes. The pupil should study the actual practice of the business life of the school, the home, and the community. He should become familiar by experience with the sources of business information, collect material used in business transactions, and have abundant practice in exercises based on the course.

Neatness of form in ruling, in preparing business forms, and in arranging sample material, should be required.

The aims of the course should be:

- (1) to fit the pupil to meet effectively business situations common to all,
- (2) to inculcate habits of thrift and to teach the orderly arrangement of personal affairs,
- (3) to fix in the pupil's mind proper standards of business practice.

Outline of Course

1. **Formal Cash Book:** practice in ruling; neatness and accuracy; recording receipts and payments; closing the cash book, carrying forward the balance.
2. **Treasurer:** school activities involving the handling of cash; the appointment of treasurer; accounting for and recording cash transactions; the current bank account; the importance of vouchers, e.g., receipts, cancelled cheques, receipted invoices; the duties of a treasurer and of an auditor; the treasurer's report, statement of receipts and payments, statement of income and expenditure; soliciting tenders in purchasing supplies; checking invoices and passing them for payment; printing and selling tickets; paying petty items, imprest system; collecting fees; banking forms; bank reconciliation; passing books and bank balance to successor.

3. **Communication:** mail services, postal rates; telephone service, use of the telephone, receiving, recording and making calls, rates; telegraph services, writing the message, guarding against error, word count; cablegrams and radiograms.
4. **Travel Information:** time-tables; rates; bus, train, boat and air services; hotel and tourist-camp services; aids to travellers.
5. **Public Utilities:** water; gas; electricity; telephone; public utility bills. Problems on public utility bills to suit local conditions.
6. **Banking:** services, safety, savings accounts, opening an account; the signature card; deposits; the pass book, cheques and withdrawal receipts; care in writing cheques; cheque stubs; bank interest; the stamp tax; current accounts; currency, legal tender; bank loans; remittances; notes; time drafts; bank discount; exchange and bank charges. Problems on simple interest and bank discount.
7. **Remittances:** post office orders, postal notes; bank drafts, bank money orders, cheques; express money orders; telegraphic money orders. Problems on domestic bank exchange.
8. **Thrift and Investment:** rational spending; thrift of time and money; care of property, private and public; savings-bank account, life insurance, and other investments for young people. Problems on life insurance.
9. **Budgeting and Family Accounts:** items of a budget; how to make a budget; accounts, proper records of personal and family income and expenditure; statements of property (real and personal); disposition of property by will.
10. **Buying and Furnishing a Home:** advantages of home ownership; financing the purchase; purchasing home, deeds, mortgages and legal procedure; buying furniture, instalment buying; upkeep and repair; insurance, importance of making inventories for insurance losses. Problems on different forms of insurance and instalment purchases.

WRITING

The teachers of all subjects should insist on proper writing posture and good writing at all times. The introduction of the formal teaching of the subject does not in any way relieve the teachers of subjects other than writing of that responsibility, and this should be very strongly impressed on the entire staff by the principal.

In classes where Business Practice and Writing are taken as one subject by the same teacher, a teaching lesson of twenty or twenty-five minutes, and two or three practice periods of ten minutes each should be given weekly to Writing.

Since for many pupils this will be the last formal instruction in writing, it is essential that this course be as individual and remedial as possible. The following general procedure is suggested:

1. A careful study of what constitutes good writing — legibility attained by uniformity of slant, spacing and size. A careful analysis by the pupil of his own writing to enable him to appreciate his faults and difficulties. Suggested individual remedial exercises.

2. A course in muscular movement writing.

- (a) Movement exercises—Too much time should not be devoted to this; the actual letters written properly are themselves suitable for exercise work.
- (b) Capitals—O, A, C, E.
- (c) Small letters—a, o, c, e, l, i, u, w, t, r, s.
- (d) Capital letters—M, N, W, H, K, Q, X, Z, U, V, Y.
- (e) Small letters—m, n, v, x, y, z.
- (f) Small letters—h, k, b, g, q, f, d, p, j.
- (g) Remaining Capitals—I, J, P, B, R, D, L, T, F, S, G.
- (h) Figures—practice of numbers, and figures in columns.

It is suggested that in all the above, the use of the letter which is being studied be practised in simple words and that the writing of sentences and short paragraphs be undertaken early in the work.

ADDITIONAL COURSE

In classes in Vocational Schools where an increased amount of time is allotted to the commercial work, the following topics may be added to the Course in Business Practice and Writing:

Business Practice

1. **Transportation:** parcel post; express, express receipts; freight by truck, rail, boat and air, bills of lading, freight bills, rates, demurrage.
2. **Wholesale Practice:** the function of the wholesale merchant; the place of advertising and salesmanship; orders; credit and terms of payment; filling the order; invoices; list prices; trade and cash discounts; collection of accounts; sight and time drafts; returned goods and credit invoices. Problems on trade and cash discount.
3. **Retail Practice:** the functions of the retail merchant, independent store, chain store, departmental store, and mail order house; cash and credit sales; counter slips; customers' accounts; monthly statements; special services, C.O.D. sales, goods on approval, deposit and charge accounts.
4. **Negotiable Instruments:** test of negotiability; cheques; notes; drafts; endorsements, backing a note, and accommodation paper, liability of endorsers; safeguards against fraud, proper signature, etc.
5. **Contracts:** agreement, consideration, capacity, consent, legality; forms of contracts; termination of contracts; notes on preparing contracts; collection of actual written contracts.
6. **Taxation:** purpose of taxation; public services; federal, provincial and municipal taxation; attitude of good citizens to taxes. Problems on property and income taxation.
7. **Business Ethics:** aims and principles of ethics in business and social life; business codes.

WRITING

1. A review of the work outlined above, with particular attention to:

- (a) the most frequently used letters,
 - (b) continued paragraph writing,
 - (c) figures.
2. Signatures—easy combinations.
 3. Addressing envelopes—ledger headings.
 4. Simple lettering—marking alphabet.

TEXTBOOKS:

Essentials of Business Practice.....Sir Isaac Pitman & Sons.
 Ontario Writing Course, Book III.....W. J. Gage & Co., Limited.

TYPEWRITING

In Vocational Schools where Typewriting is begun in Grade IX, the First Course in Typewriting will be taught in Grade IX and the Second Course in Typewriting will be taught in Grade X. In schools where Typewriting is begun in Grade X, the First Course in Typewriting with additional work on letters and centering selected from the Second Course in Typewriting will be taught in Grade X.

FIRST COURSE:

1. Touch method: thorough mastery of the keyboard by the touch system—acquisition of proper habits of typing, such as, position, fingering, carriage return, and shift key. Insertion, removal and adjustment of paper in the machine.
2. Names and adjustment of parts of the machine used by the pupil to be taught informally as required.
3. Copying at a net rate of 25 words per minute on tests varying from 5 to 10 minutes in length, with not more than one or two per cent of error.
4. Writing sentences and paragraphs with all types of punctuation, and figures. Centering of titles and headings.
5. Daily care of the machine.

RECOMMENDED TEXTBOOKS:

High School Typewriting, Part I.....The Gregg Publishing Co.
 Elementary Typewriting, Parts I and II.....The Ryerson Press.
 Typewriting Theory and Practice, Part I.....Sir Isaac Pitman & Sons (Canada).
 Complete Typewriting Course.....The Copp, Clark Co.

SECOND COURSE:

1. Review of keyboard.
2. Typing from printed copy at a net speed of 40 words per minute on tests varying from 10 to 15 minutes in length, with not more than one or two per cent of error.
3. Setting up letters of various styles; addressing envelopes.

4. Duplication by carbon copies ; correction of errors.
5. Centering of programmes and menus ; typing of announcements, notices, invitations, and advertisements.
6. Typing on printed lines ; filling in blanks on printed forms ; receipts, cheques, notes, drafts, deposit slips, orders, invoices, credit invoices, statements ; simple tabular work ; financial statements ; statistics.
7. Where stenography is taught in Grade X : Transcription from printed shorthand and from students' own notes.

Note:—Transcription from shorthand notes should not be introduced until the pupil has a thorough knowledge of the keyboard.

RECOMMENDED TEXTBOOKS:

High School Typewriting, Part II.....	The Gregg Publishing Co.
Elementary Typewriting, Parts I and II.....	The Ryerson Press.
Typewriting Theory and Practice, Part II..	Sir Isaac Pitman & Sons (Canada).
Complete Typewriting Course.....	The Copp, Clark Co.

COMMERCIAL WORK—GENERAL COURSE, GRADE X

For pupils in the General Course who elect Commercial Work as an optional subject in Grade X, one of the following courses shall be selected:

1. In schools where typewriting equipment is available — the Additional Course in Business Practice and Writing of Grade IX, and the First Course in Typewriting.
2. In schools where typewriting equipment is not available—the Additional Course in Business Practice and Writing of Grade IX, and Bookkeeping of Grade X, sections 1-8, with related business arithmetic.

PENMANSHIP, GRADE X

The objective of the penmanship course in Grade X is the development of a business style of writing which will be both fluent and legible. To achieve this objective, the principles laid down in the course for Grade IX should be more intensively applied in Grade X. As in Grade IX, teachers of all subjects must assume joint responsibility in requiring a high standard of penmanship in all written work.

CONTENTS OF THE COURSE

1. Review of small and capital letters.
2. Review of figures ; importance of small, neat figures in bookkeeping records.
3. Continuous paragraph writing ; maintenance of fluency and rate of writing.
4. Writing of signatures ; addressing envelopes.
5. Headings for ledger accounts and statements.
6. Lettering ; marking alphabet.

BOOKKEEPING, GRADE X

It is suggested that the subject of Double Entry Bookkeeping be commenced in Grade X, after the pupil has had one year of Business Practice.

The subject of Bookkeeping should be logically and gradually developed along educational, rather than purely vocational lines, and general relationships, rather than particular rules, should be established. In all exercises, however, neatness and accuracy should be stressed, and only work which meets a business standard of accuracy and form should be accepted from pupils.

CONTENT OF COURSE FOR GRADE X

1. Review of business papers; business papers as the basis of bookkeeping entries; order, invoice, credit invoice, bill of lading, freight bill, delivery slip, monthly statement, bill for service, promissory notes, drafts, cheques, money orders, deposit slips, bank pass book.
2. Introduction to Bookkeeping:
 - (a) Reasons for keeping records; nature of records; necessity of accurate records; co-ordination of records to reveal condition of a business.
 - (b) Simple financial statements: trading and profit and loss statement; balance sheet; emphasis on the form, headings, firm name, name of statement, sub-headings, indentations, ruling.
3. Development of the fundamental equation of business proprietorship: assets equal liabilities plus capital; simple balance sheet to show this relationship; effect of simple business transactions upon assets, liabilities, and capital.
4. The uses and form of the ledger; journalizing simple transactions involving asset, liability, and capital accounts; posting to ledger accounts; the trial balance as a verification of posting; numerous short and continuous exercises; simple profit and loss statements based on these exercises to show changes in proprietorship.

Note:—Closing of trading and profit and loss accounts should not be attempted at this stage.
5. Cash journal; cash journal with bank column; posting both items and totals from the cash journal.
6. Sales journal and purchase journal; sales and purchase returns; posting from sales and purchase journals.
7. Bill journals; bill journals as posting media.
8. Short sets to illustrate opening entries, use of journals, posting, trial balance, inventories, trading and profit and loss statements; balance sheet, closing by journal entries, post-closing trial balance.
9. Advantages of columnar journals: addition of special columns to the cash book as required—cash sales, expense, discount off sales, discount off purchases, bills receivable, bills payable, interest and discount, exchange and bank charges; petty cash, imprest system, bank reconciliation; provision for sales tax in sales journal.
10. Non-trading organizations: record books, statements of receipts and disbursements, income and expenditure, assets and liabilities.

*11. Adjusting entries: deferred expenses, accrued assets, accrued liabilities, bad debts, reserve for bad debts, inventories, reserve for depreciation.

*12. Preparation of classified financial statements.

*Note:—Sections 1-10 will form a maximum course for a regular Grade X class; sections 11 and 12 will be taken only by classes specializing in accountancy in Grade X, or by classes beginning bookkeeping in Grade XI.

Textbook:

Modern Bookkeeping—Course I is authorized for the year 1938-39. J. M. Dent & Sons, Ltd.

STENOGRAPHY

The aim of a complete course in Isaac Pitman Shorthand is to produce stenographers who are able to write from dictation at a rate of 100 to 120 words per minute for periods varying from three to five minutes in length, and to transcribe their notes on a typewriter at a rate of 30 to 40 words per minute with that accuracy of form and content which conforms to the mailability standard of the business office.

The course will include:

- (i) extensive reading of graded shorthand material from the text and supplementary books to develop reading facility and to enrich the pupil's vocabulary;
- (ii) fluent writing of small and neat shorthand outlines from dictation of continuous material such as letters, articles, reports, addresses, and editorials;
- (iii) gradual development of transcribing skill;
- (iv) knowledge of the principles underlying the Pitman Shorthand system, and the use of the dictionary in checking outlines for new words.

The course in stenography may be taken as a three-year course beginning in Grade X in Vocational Schools, or as a two-year course beginning in Grade XI in other schools. Although accuracy of transcription is more important than rate of dictation, the following rates of dictation are suggested as objectives to be reached at the end of each grade for each type of course:

	Three-year Course	Two-year Course	Transcribing Rate
Grade X.....	40-60
Grade XI.....	80-100	60-70	20-30
Grade XII.....	100-120	90-110	30-40

Since automatic writing response to sound is the objective in shorthand writing, the dictation method of presentation should be employed from the first lesson in writing. Fluent reading should precede all writing so that the pupil has a true mental picture of the outlines to be written. The principles of shorthand should not be memorized as rules, but used for the purpose of learning groups of related words. As soon as new words have been learned, they should be used in sentence context, first for practice in reading, and later, for dictation. Reading, both silent and oral, choral and individual, should form a

part of the shorthand lesson. Fluency of writing and legibility of outlines should be required from the beginning of the course.

CONTENT OF COURSE FOR GRADE X

1. The application of the principles of the Isaac Pitman system to the writing of a vocabulary of about 2,000 to 2,500 common words.
2. Fluent reading from the text and from easy supplementary material written in the elementary stage of shorthand.
3. Writing small and neat outlines from dictation of continuous material at 40 to 60 words per minute for periods of three to five minutes.
4. Review drills on word signs and common words.
5. Reading and transcribing shorthand notes.

Textbook:

Pitman Shorthand—Canadian Centennial Edition. Sir Isaac Pitman & Sons.

